

Information to identify the case:

Debtor 1	Timothy Bradshaw	Social Security number or ITIN	xxx-xx-4155
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-14272-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy Bradshaw

9/14/21

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Timothy Bradshaw
Debtor

Case No. 19-14272-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 14, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2021:

Recip ID	Recipient Name and Address
db	+ Timothy Bradshaw, 945 Lewis Ave, Plainfield, NJ 07063-1543
cr	+ US BANK CUST TOWER DBW VI TRUST 20161, Pellegrino & Feldstein, 290 Route 46 West, Denville, NJ 07834-1239
518240200	ABS REO Trust VI, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT, 84165-0250
518059167	+ BUREAU OF ACCOUNT MANAGEMENT, ATTN: BANKRUPTCY, PO BOX 538, HOWELL, NJ 07731-0538
518059165	+ Bank of America, PO Box 31690, Tampa, FL 33631-3690
518059170	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, CAINE & WEINER, ATTN: BANKRUPTCY, PO BOX 5010, WOODLAND HILLS, CA 91365
518059172	+ City of Plainfield Collector of Taxes, 515 Watchung Avenue, Plainfield, NJ 07060-1720
518059173	+ Frenkel, Lambert, Weiss Weisman & Gordan, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
518059174	+ Hayt, Hayt, & Landau, LLC, 2 Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500
518059175	+ Main Street Acquisition, Attn: Ragan & Ragan, 3100 Route 138 West, Brinley Plaza, Building One, Belmar, NJ 07719-9020
518059176	+ REMEX INC, ATTN: BANKRUPTCY, 307 WALL ST., PRINCETON, NJ 08540-1515
518059166	Rosalyn Denise Bradshaw, 943-45 Lewis Avenue, Plainfield, NJ 07063
518059177	+ US Bank Cust Tower DBWVI Trust 20161, 50 South 16th Street, Suite 2050, Philadelphia, PA 19102-2516
518978561	+ US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
518978562	+ US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, US Bank Trust NA SN Servicing Corporation 95501-0305
518165122	US Bank as Cust for Tower DBW VI Trust 2016-1, PO Box 645040, Cincinnati OH 45264-5040

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 14 2021 21:10:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 14 2021 21:10:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518059163	+ EDI: GMACFS.COM	Sep 15 2021 00:58:00	ALLY FINANCIAL, ATTN: BANKRUPTCY DEPT, PO BOX 380901, BLOOMINGTON, MN 55438-0901
518059164	+ EDI: AMEREXPR.COM	Sep 15 2021 00:58:00	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
518142276	EDI: GMACFS.COM	Sep 15 2021 00:58:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518158830	EDI: BECKLEE.COM	Sep 15 2021 00:58:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518059171	+ EDI: CAPITALONE.COM	Sep 15 2021 00:58:00	Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
518187964	EDI: BL-CREDIGY.COM	Sep 15 2021 00:58:00	Main Street Acquisition Corp., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 8

District/off: 0312-2

User: admin

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Date Rcvd: Sep 14, 2021

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Total Noticed: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518059168	*+	BUREAU OF ACCOUNT MANAGEMENT, ATTN: BANKRUPTCY, PO BOX 538, HOWELL, NJ 07731-0538
518059169	*+	BUREAU OF ACCOUNT MANAGEMENT, ATTN: BANKRUPTCY, PO BOX 538, HOWELL, NJ 07731-0538

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2021 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor ABS REO Trust VI bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Deborah T. Feldstein	on behalf of Creditor US BANK CUST TOWER DBW VI TRUST 20161 dfeldstein@caplaw.net
Douglas J. McDonough	on behalf of Creditor ABS REO Trust VI DMcDonough@flwlaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Timothy Bradshaw ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6